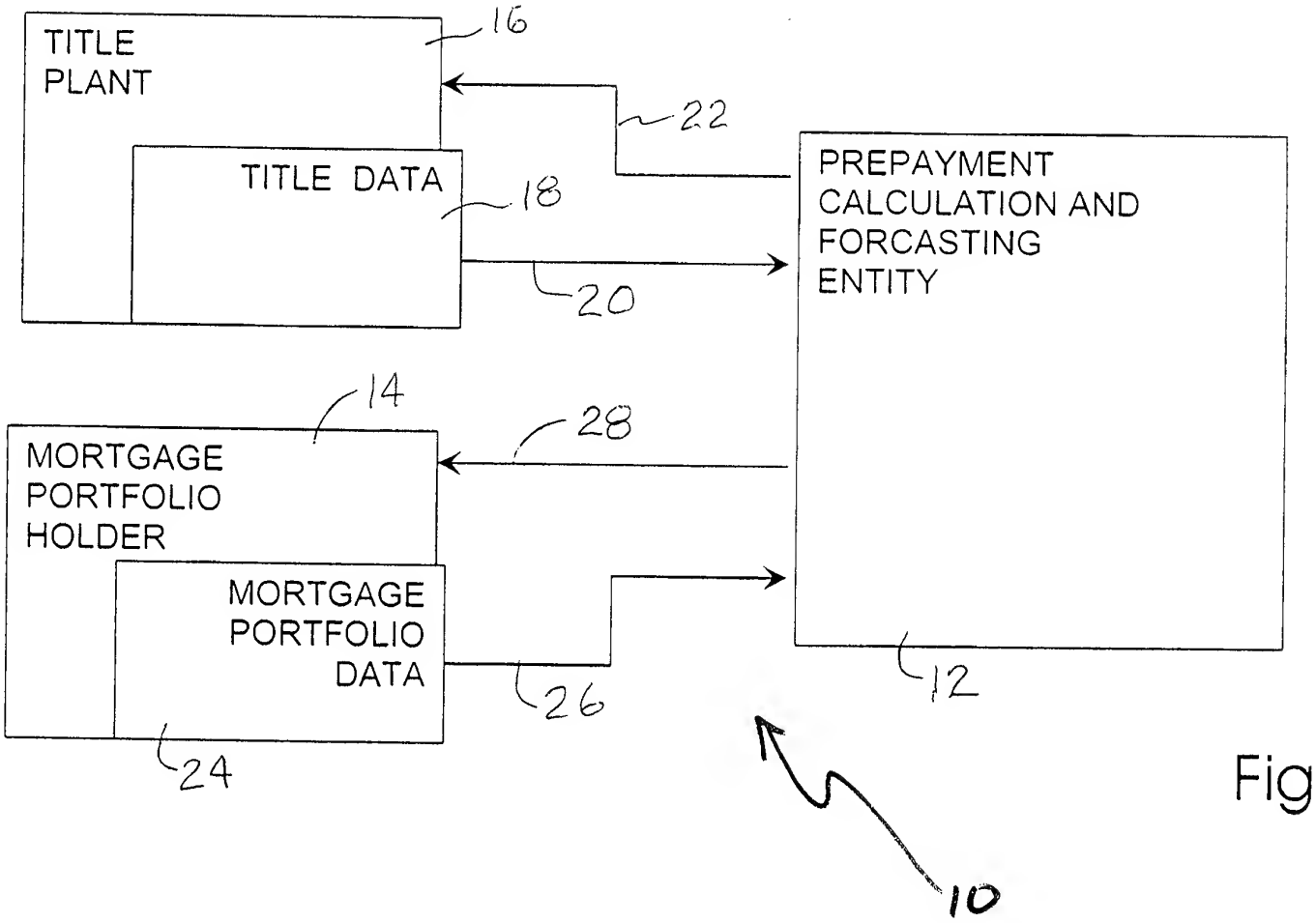
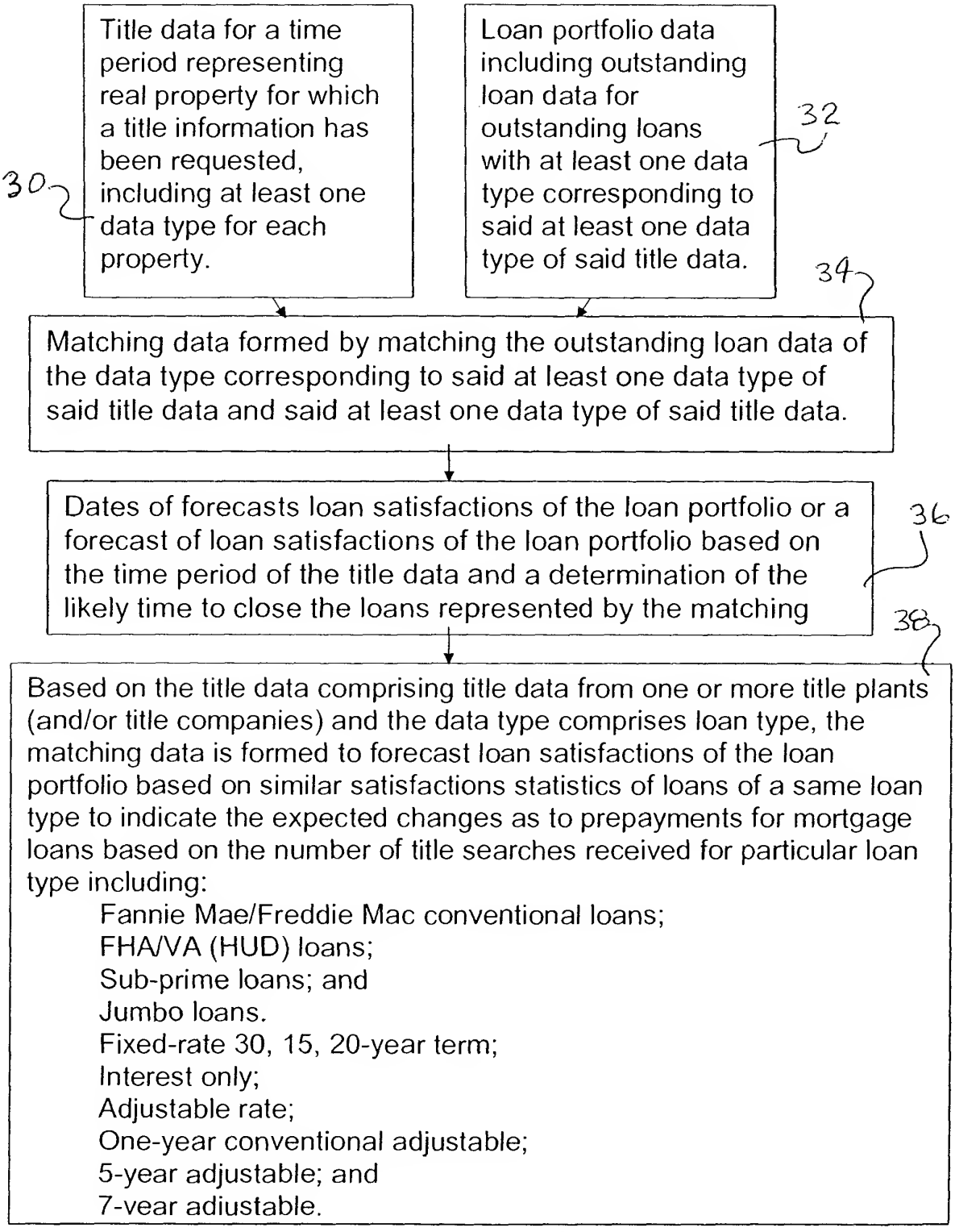

TITLE
PLANT
16
TITLE DATA
18
22
20
PREPAYMENT
CALCULATION AND
FORCASTING
ENTITY
14
28
MORTGAGE
PORTFOLIO
HOLDER
MORTGAGE
PORTFOLIO
DATA
26
24
12
10

Fig. 1


Title data for a time period representing real property for which a title information has been requested, including at least one data type for each property.
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Loan portfolio data including outstanding loan data for outstanding loans with at least one data type corresponding to said at least one data type of said title data.
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Matching data formed by matching the outstanding loan data of the data type corresponding to said at least one data type of said title data and said at least one data type of said title data.
Dates of forecasts loan satisfactions of the loan portfolio or a forecast of loan satisfactions of the loan portfolio based on the time period of the title data and a determination of the likely time to close the loans represented by the matching
36
38
Based on the title data comprising title data from one or more title plants (and/or title companies) and the data type comprises loan type, the matching data is formed to forecast loan satisfactions of the loan portfolio based on similar satisfactions statistics of loans of a same loan type to indicate the expected changes as to prepayments for mortgage loans based on the number of title searches received for particular loan type including:
Fannie Mae/Freddie Mac conventional loans;
FHA/VA (HUD) loans;
Sub-prime loans; and
Jumbo loans.
Fixed-rate 30, 15, 20-year term;
Interest only;
Adjustable rate;
One-year conventional adjustable;
5-year adjustable; and
7-year adiustable.

Fig. 2